

receiving a user command replacing the received payee name with a preferred payee name;

creating a data structure including a record associating the received payee name with the corresponding preferred payee name;

automatically replacing the received payee name with the preferred payee name for each occurrence of the [first] received payee name in the financial statement;

receiving a subsequent electronic financial statement comprising one or more transaction entries including the received payee name; and

automatically checking the data structure for the record associating the received payee name with the corresponding preferred payee name, retrieving the corresponding preferred payee name, and replacing the received payee name with the corresponding preferred payee name in each occurrence of the received payee name in the subsequent financial statement.

28. (Amended) The method of claim 27, wherein the step of automatically replacing the received payee name with the preferred payee name comprises the steps of:

automatically storing a received payee name in a dummy field in the dummy payee table and creating a link that points to a preferred payee name; and

searching the dummy payee table to find an exact match for the received payee name[in the transaction].

30. (Amended) The method of claim 29 further comprising the step of displaying a prompt indicating that the opening balance has changed to the [beginning opening] correct beginning balance in the personal data store.

33. (Amended) A computer system configured to automatically rename payee names received from the electronic transfer of financial data into a personal financial management program by performing the steps of:

receiving a financial statement comprising one or more transaction entries, each transaction entry comprising a payee name and a transaction amount;

displaying a first transaction entry from the financial statement comprising a received payee name and an associated transaction amount;

receiving a user command replacing the received payee name with a preferred payee name;

creating a data structure including a record associating the received payee name with the corresponding preferred payee name;

automatically replacing the received payee name with the preferred payee name for each occurrence of the [first] received payee name in the financial statement;

receiving a subsequent electronic financial statement comprising one or more transaction entries including the received payee name; and

automatically checking the data structure for the record associating the received payee name with the corresponding preferred payee name, retrieving the corresponding preferred payee name, and replacing the received payee name with the corresponding preferred payee name in each occurrence of the received payee name in the subsequent financial statement.

35. (Amended) The computer system of claim 34, further configured to perform the step of automatically replacing the received payee name with the preferred payee name by:

automatically storing a received payee name in a dummy field in the dummy payee table and creating a link that points to a preferred payee name; and

searching the dummy payee table to find an exact match for the received payee name[in the transaction]

37. (Amended) The computer system of claim 36, further configured to perform the step of displaying a prompt indicating that the opening balance has

changed to the [beginning opening] correct beginning balance in the personal data store.

SUB F37

40. (Amended) A computer-readable medium on which is stored a computer program comprising instructions which, when executed by a computer, perform the steps of:

receiving a financial statement comprising one or more transaction entries, each transaction entry comprising a payee name and a transaction amount;

displaying a first transaction entry from the financial statement comprising a received payee name and an associated transaction amount;

receiving a user command replacing the received payee name with a preferred payee name;

creating a data structure including a record associating the received payee name with the corresponding preferred payee name;

automatically replacing the received payee name with the preferred payee name for each occurrence of the [first] received payee name in the financial statement;

receiving a subsequent electronic financial statement comprising one or more transaction entries including the received payee name; and

automatically checking the data structure for the record associating the received payee name with the corresponding preferred payee name, retrieving the corresponding preferred payee name, and replacing the received payee name with the corresponding preferred payee name in each occurrence of the received payee name in the subsequent financial statement.

SUB G17

42. (Amended) The computer-readable medium of claim 41, wherein the step of automatically replacing the received payee name with the preferred payee name comprises:

automatically storing a received payee name in a dummy field in the dummy payee table and creating a link that points to a preferred payee name; and

8
searching the dummy payee table to find an exact match for the received payee name[in the transaction].

9
44. (Amended) The computer-readable medium of claim 43, further comprising the step of displaying a prompt indicating that the opening balance has changed to the [beginning opening] correct beginning balance in the personal data store.
